JUN 1 8 1988

FLOOD INSURANCE STUDY

BOROUGH OF BEDFORD, PENNSYLVANIA
BEDFORD COUNTY

SEPTEMBER 2, 1988

Federal Emergency Management Agency

COMMUNITY NUMBER - 421228

NOTICE TO
FLOOD INSURANCE STUDY USERS

Communities participating in the National Flood Insurance Program (NFIP) have established repositories of flood hazard data for floodplain management and flood insurance study purposes. This Flood Insurance Study (FIS) may not contain all data available within the repository. It is advisable to contact the community repository for any additional data.

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FLOOD INSURANCE STUDY
BOROUGH OF BEDFORD, BEDFORD COUNTY, PENNSYLVANIA

1.0 INTRODUCTION

1.1 Purpose of Study

This Flood Insurance Study investigates the existence and severity of flood hazards in the Borough of Bedford, Bedford County, Pennsylvania, and aids in the administration of the National Flood Insurance Act of 1968 and the Flood Disaster Protection Act of 1973. This study has developed flood risk data for various areas of the community that will be used to establish actuarial flood insurance rates and assist the community in its efforts to promote sound floodplain management. Minimum floodplain management requirements for participation in the National Flood Insurance Program (NFIP) are set forth in the Code of Federal Regulations at 44 CFR, 60.3.

In some states or communities, floodplain management criteria or regulations may exist that are more restrictive or comprehensive than the minimum Federal requirements. In such cases, the more restrictive criteria take precedence and the state (or other jurisdictional agency) will be able to explain them.

1.2 Authority and Acknowledgments

The sources of authority for this Flood Insurance Study are the National Flood Insurance Act of 1968 and the Flood Disaster Protection Act of 1973.

The hydrologic and hydraulic analyses for this study were prepared by the U. S. Geological Survey (USGS) for the Federal Emergency Management Agency (FEMA), under Inter-Agency Agreement No. EMW-85-E-1823, Project Order No. 8. This work was completed in December 1986.

1.3 Coordination

On December 10, 1984, an initial Consultation and Coordination Officer's (CCO) meeting was held with representatives of FEMA, the borough, and the USGS (the study contractor) to determine the streams to be studied by detailed methods. On August 25, 1987, a final CCO meeting was held with representatives of FEMA, the borough, and the study contractor to review the results of the study.

2.0 AREA STUDIED

2.1 Scope of Study

This Flood Insurance Study covers the incorporated area of the Borough of Bedford, Bedford County, Pennsylvania. The area of study is shown on the Vicinity Map (Figure 1).

The following streams were studied by detailed methods: the Raystown Branch Juniata River, for its entire length within the community; and Texas Run, from its confluence with the Raystown Branch Juniata River to the upstream corporate limits. The areas studied by detailed methods were selected with priority given to all known flood hazard areas and areas of projected development and proposed construction through December 1991.

Shobers Run was studied by approximate methods. Approximate analyses were used to study those areas having a low development potential or minimal flood hazards. The scope and methods of study were proposed to, and agreed upon by, FEMA and the Borough of Bedford.

2.2 Community Description

The Borough of Bedford is located in the central portion of Bedford County in south-central Pennsylvania, approximately 100 miles west of Harrisburg. It is completely surrounded by the Township of Bedford.

2.3 Principal Flood Problems

Major floods cause localized inundation of structures along the Raystown Branch Juniata River and Texas Run.

2.4 Flood Protection Measures

Some areas in the Borough of Bedford have been filled in to reduce the frequency of flooding along Shobers Run. Two dams exist on Raystown Branch Juniata River. One of the dams is at the downstream corporate limits, and the other is approximately 2,800 feet above the downstream corporate limits. These dams are not for the purpose of flood control.

3.0 ENGINEERING METHODS

For the flooding sources studied in detail in the community, standard hydrologic and hydraulic study methods were used to determine the flood hazard data required for this study. A flood event of a magnitude which is expected to be equaled or exceeded once on the average during any 100-year period (recurrence interval) has been selected as having special

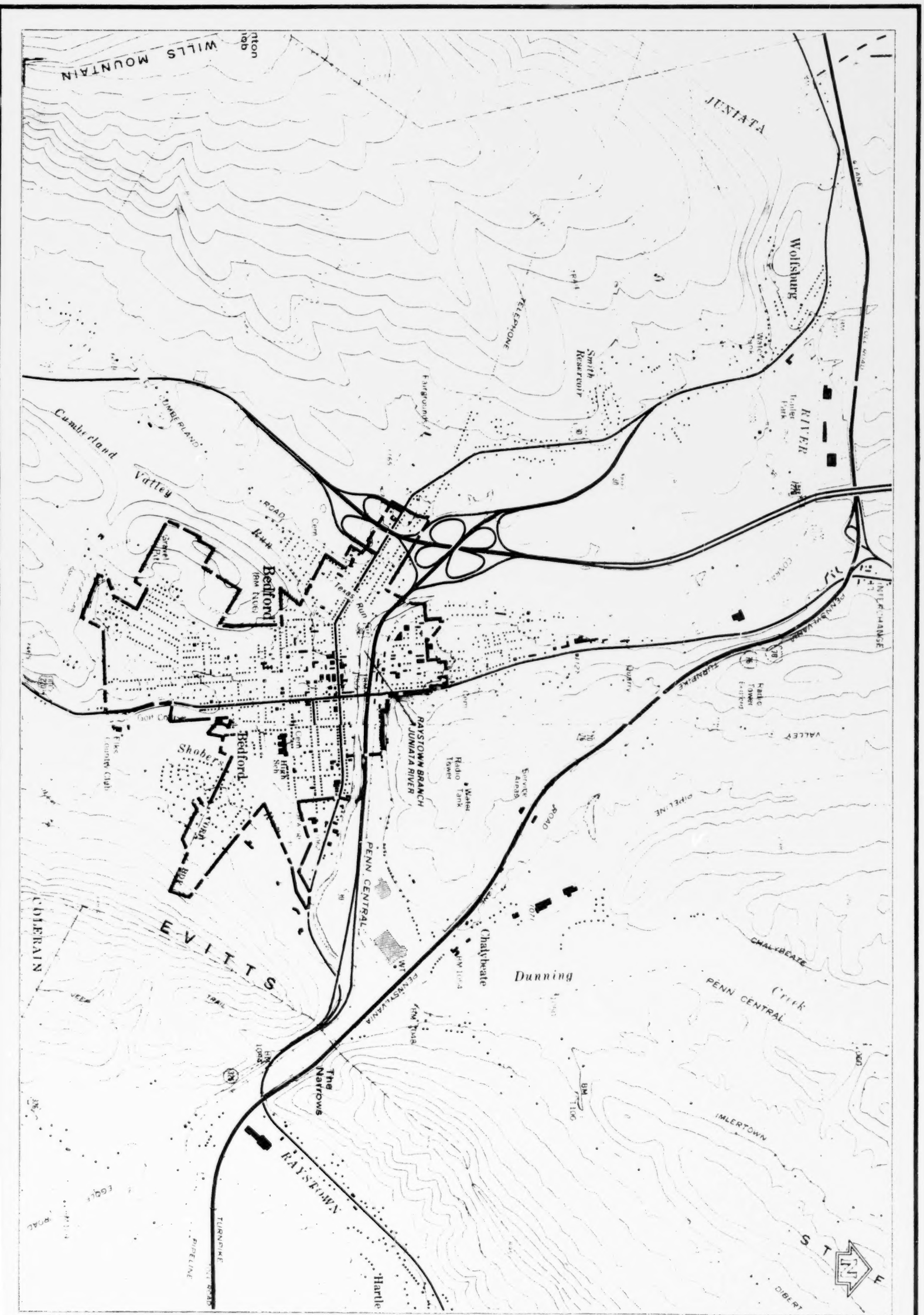


FIGURE 1

FEDERAL EMERGENCY MANAGEMENT AGENCY

BOROUGH OF BEDFORD, PA
(BEDFORD CO.)

APPROXIMATE SCALE
2000 0 2000 4000 600 FEET

VICINITY MAP

significance for floodplain management and for flood insurance rates. This event, commonly termed the 100-year flood, has a 1 percent chance of being equaled or exceeded during any year. Although the recurrence interval represents the long term average period between floods of a specific magnitude, rare floods could occur at short intervals or even within the same year. The risk of experiencing a rare flood increases when periods greater than 1 year are considered. For example, the risk of having a flood which equals or exceeds the 100-year flood (1 percent chance of annual exceedence) in any 50-year period is approximately 40 percent (4 in 10), and, for any 90-year period, the risk increases to approximately 60 percent (6 in 10). The analyses reported herein reflect flooding potentials based on conditions existing in the community at the time of completion of this study. Maps and flood elevations will be amended periodically to reflect future changes.

3.1 Hydrologic Analyses

Hydrologic analyses were carried out to establish the peak discharge-frequency relationships for each flooding source studied in detail affecting the community.

The flood-frequency discharge values for the Raystown Branch Juniata River and Texas Run were determined utilizing regional regression equations developed in USGS Water-Resources Investigations 82-21 (Reference 1). The Pennsylvania State University PSU-IV method confirmed this determination for Texas Run (Reference 2). This technique was developed for specific use in estimating peak flood flows for ungaged sites on small streams in Pennsylvania.

A summary of the drainage area-peak discharge relationships for the streams studied by detailed methods is shown in Table 1, "Summary of Discharges."

TABLE 1 - SUMMARY OF DISCHARGES

FLOODING SOURCE AND LOCATION	DRAINAGE AREA (sq. miles)	PEAK DISCHARGE (cfs) 100-YEAR
RAYSTOWN BRANCH JUNIATA RIVER		
At downstream corporate limits	144	20,200
At upstream corporate limits	138	19,500
TEXAS RUN		
At confluence with Raystown Branch Juniata River	4.93	1,410

3.2 Hydraulic Analyses

Analyses of the hydraulic characteristics of flooding from the sources studied were carried out to provide estimates of the elevations of floods of the selected recurrence intervals.

Cross sections were field surveyed and located at close intervals above and below bridges and culverts in order to compute the significant backwater effects of these structures. All bridges, dams, and culverts in the community were field surveyed to obtain elevation data and structural geometry.

Locations of selected cross sections used in the hydraulic analyses are shown on the Flood Profiles (Exhibit 1) and the Flood Insurance Rate Map (Exhibit 2) where applicable.

Water-surface elevations of floods of the selected recurrence intervals for the Raystown Branch Juniata River were computed by modeling channel and bridge hydraulics with the USGS WSPRO step-backwater computer program (References 3 and 4).

Elevations for the 100-year recurrence interval flood for Texas Run were determined from normal depths of flooding estimated from the regional relationship between drainage area and flood depth (Reference 5). This relationship was developed by means of regional regression analyses of basin areas and 100-year within-channel depths observed at stream gages. Depths were adjusted to account for increased depth due to backwater from hydraulic structures, such as bridges and culverts (References 3 and 4).

Channel roughness factors (Manning's "n") used in the hydraulic computations were assigned on the basis of engineering judgment and field inspection of the floodplain areas. The roughness coefficients for the channel ranged from 0.018 to 0.040, and for the overbank areas from 0.030 to 0.095.

The hydraulic analyses for this study were based on unobstructed flow. The flood elevations shown on the profiles are thus considered valid only if hydraulic structures remain unobstructed, operate properly, and do not fail.

All elevations are referenced to the National Geodetic Vertical Datum of 1929 (NGVD). Elevation reference marks used in this study are shown on the maps; the descriptions of the marks are presented in Elevation Reference Marks (Exhibit 3).

4.0 FLOODPLAIN MANAGEMENT APPLICATIONS

The NFIP encourages State and local governments to adopt sound floodplain management programs. Therefore, each Flood Insurance Study provides 100-

year flood elevations and delineations of the 100-year floodplain boundaries to assist communities in developing floodplain management measures.

4.1 Floodplain Boundaries

To provide a national standard without regional discrimination, the 1 percent annual chance (100-year) flood has been adopted by FEMA as the base flood for floodplain management purposes. For the streams studied in detail, the 100-year floodplain boundaries have been delineated using the flood elevations determined at each cross section. Between cross sections, the boundaries were interpolated using topographic maps at a scale of 1:24,000 with a contour interval of 20 feet (Reference 6).

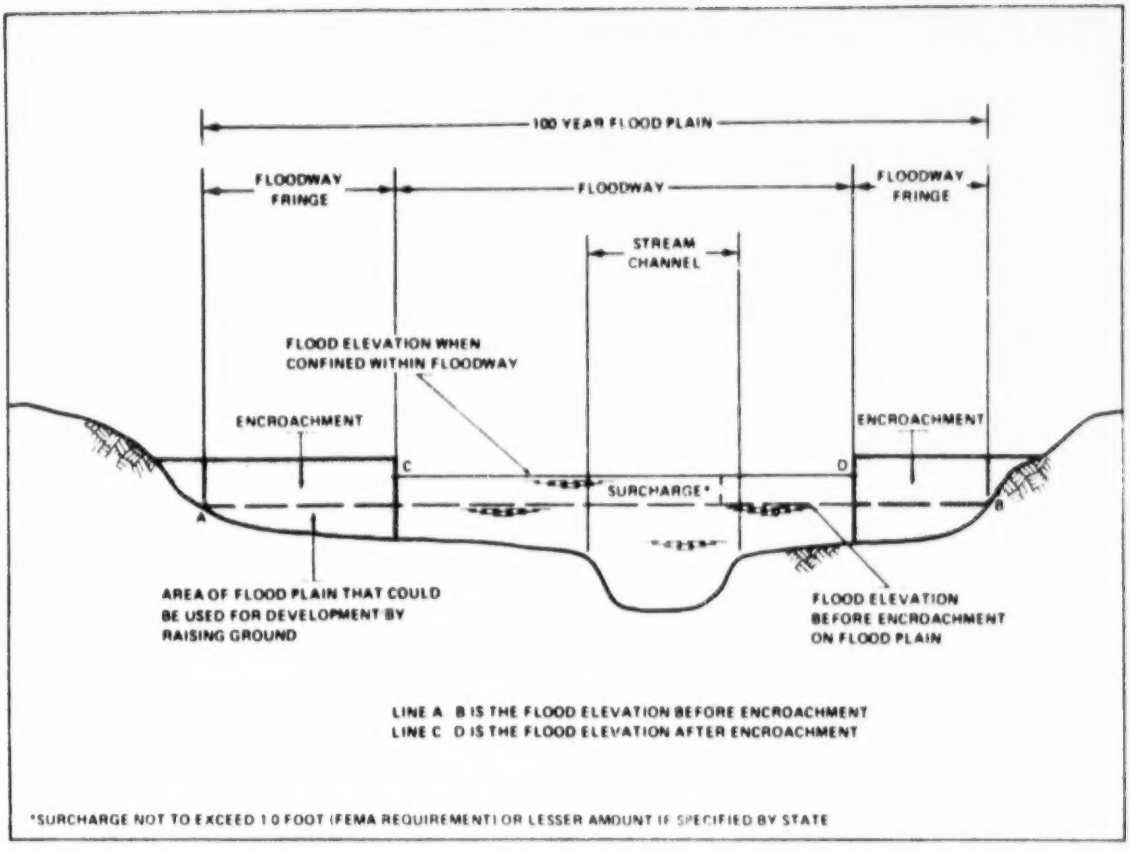
For the stream studied by approximate methods, the boundary of the 100-year flood has been delineated using the Flood Hazard Boundary Map for the Borough of Bedford (Reference 7).

The 100-year floodplain boundaries are shown on the Flood Insurance Rate Map (Exhibit 2). On this map, the 100-year floodplain boundary corresponds to the boundary of the areas of special flood hazards (Zones A and AE). Small areas within the floodplain boundaries may lie above the flood elevations but cannot be shown due to limitations of the map scale and/or lack of detailed topographic data.

4.2 Floodways

Encroachment on floodplains, such as structures and fill, reduces flood-carrying capacity, increases flood heights and velocities, and increases flood hazards in areas beyond the encroachment itself. One aspect of floodplain management involves balancing the economic gain from floodplain development against the resulting increase in flood hazard. For purposes of the National Flood Insurance Program, a floodway is used as a tool to assist local communities in this aspect of floodplain management. Under this concept, the area of the 100-year floodplain is divided into a floodway and a floodway fringe. The floodway is the channel of a stream, plus any adjacent floodplain areas, that must be kept free of encroachment so that the 100-year flood can be carried without substantial increases in flood heights. Minimum federal standards limit such increases to 1.0 foot, provided that hazardous velocities are not produced.

The area between the floodway and 100-year floodplain boundaries is termed the floodway fringe. The floodway fringe encompasses the portion of the floodplain that could be completely obstructed without increasing at any point. Typical relationships between the floodway and the floodway fringe and their significance to floodplain development are shown in Figure 2.


100 YEAR FLOOD PLAIN
FLOODWAY FRINGE
FLOODWAY
FLOODWAY FRINGE
STREAM CHANNEL
FLOOD ELEVATION WHEN CONFINED WITHIN FLOODWAY
ENCROACHMENT
ENCROACHMENT
C
D
SURCHARGE*
A
B
AREA OF FLOOD PLAIN THAT COULD BE USED FOR DEVELOPMENT BY RAISING GROUND
FLOOD ELEVATION BEFORE ENCROACHMENT ON FLOOD PLAIN
LINE A B IS THE FLOOD ELEVATION BEFORE ENCROACHMENT
LINE C D IS THE FLOOD ELEVATION AFTER ENCROACHMENT
*SURCHARGE NOT TO EXCEED 1.0 FOOT (FEMA REQUIREMENT) OR LESSER AMOUNT IF SPECIFIED BY STATE

FLOODWAY SCHEMATIC Figure 2

No floodways were calculated as part of this study.

5.0 INSURANCE APPLICATIONS

For flood insurance rating purposes, flood insurance zone designations are assigned to a community based on the results of the engineering analyses. The zones are as follows:

Zone A

Zone A is the flood insurance rate zone that corresponds to the 100-year floodplains that are determined in the Flood Insurance Study by approximate methods. Because detailed hydraulic analyses are not performed for such areas, no base flood elevations or depths are shown within this zone.

Zone AE

Zone AE is the flood insurance rate zone that corresponds to the 100-year floodplains that are determined in the Flood Insurance Study by detailed methods. In most instances, whole-foot base flood elevations derived from the detailed hydraulic analyses are shown at selected intervals within this zone.

Zone AH

Zone AH is the flood insurance rate zone that corresponds to the areas of 100-year shallow flooding (usually areas of ponding) where average depths are between 1 and 3 feet. Whole-foot base flood elevations derived from the detailed hydraulic analyses are shown at selected intervals within this zone.

Zone AO

Zone AO is the flood insurance rate zone that corresponds to the areas of 100-year shallow flooding (usually sheet flow on sloping terrain) where average depths are between 1 and 3 feet. Average whole-depths derived from the detailed hydraulic analyses are shown within this zone.

Zone A99

Zone A99 is the flood insurance rate zone that corresponds to areas of the 100-year floodplain that will be protected by a Federal flood protection system where construction has reached specified statutory milestones. No base flood elevations or depths are shown within this zone.

Zone V

Zone V is the flood insurance rate zone that corresponds to the 100-year coastal floodplains that have additional hazards associated with storm waves. Because approximate hydraulic analyses are performed for such areas, no base flood elevations are shown within this zone.

Zone VE

Zone VE is the flood insurance rate zone that corresponds to the 100-year coastal floodplains that have additional hazards associated with storm waves. Whole-foot base flood elevations derived from the detailed hydraulic analyses are shown at selected intervals within this zone.

Zone X

Zone X is the flood insurance rate zone that corresponds to areas outside the 500-year floodplain, areas within the 500-year floodplain,and to areas of 100-year flooding where average depths are less than 1 foot, areas of 10-year flooding where the contributing drainage area is less than 1 square mile, and areas protected from the 100-year flood by levees. No base flood elevations or depths are shown within this zone.

Zone D

Zone D is the flood insurance rate zone that corresponds to unstudied areas where flood hazards are undetermined, but possible.

6.0 FLOOD INSURANCE RATE MAP

The Flood Insurance Rate Map is designed for flood insurance and floodplain management applications.

For flood insurance applications, the map designates flood insurance rate zones as described in Section 5.0 and, in the 100-year floodplains that were studied by detailed methods, shows selected whole-foot base flood elevations or average depths. Insurance agents use the zones and base flood elevations in conjunction with information on structures and their contents to assign premium rates for flood insurance policies.

For floodplain management applications, the map shows by tints, screens, and symbols, the 100-year floodplain. The locations of selected cross sections used in the hydraulic analyses are shown where applicable.

7.0 OTHER STUDIES

A Flood Insurance Study for the Township of Bedford is currently being prepared (Reference 8). The results of that study will be in exact agreement with the results of this study.

Due to its more detailed nature, this study supersedes the Flood Hazard Boundary Map for the Borough of Bedford (Reference 7).

8.0 LOCATION OF DATA

Information concerning the pertinent data used in preparation of this study can be obtained by contacting FEMA, the Natural and Technological Hazards Division, Liberty Square Building (Second Floor), 105 South Seventh Street, Philadelphia, Pennsylvania 19106.

9.0 BIBLIOGRAPHY AND REFERENCES

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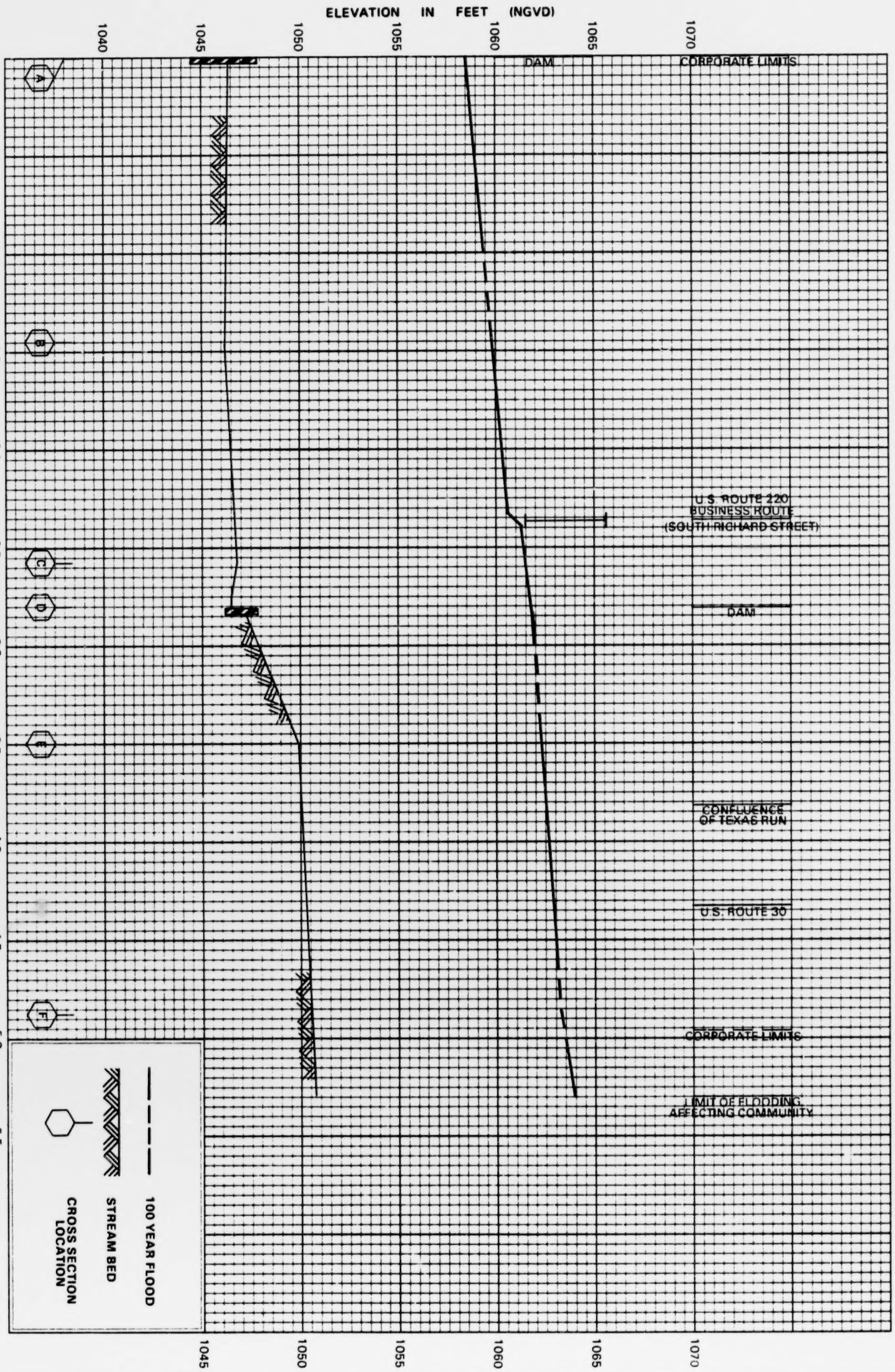
6. U. S. Department of the Interior, Geological Survey, 7.5-Minute Series Topographic Maps, Scale 1:24,000, Contour Interval 20 Feet: Bedford, Pennsylvania, 1971, Photorevised 1981; Everett West, Pennsylvania, 1968, Photorevised 1973.

7. U. S. Department of Housing and Urban Development, Federal Insurance Administration, Flood Hazard Boundary Map, Borough of Bedford, Bedford County, Pennsylvania, October 1, 1976.

8. Federal Emergency Management Agency, Flood Insurance Study, Township of Bedford, Bedford County, Pennsylvania (Unpublished).

EXHIBIT 3 - ELEVATION REFERENCE MARKS

Reference Mark	Elevation (Feet NGVD)	Description of Location
RM 1	1,064.81	Standard tablet, stamped 1064, on northwest corner of South Richard Street bridge over the Raystown Branch Juniata River.
RM 2	1,066.08	Chiseled square on southwest corner of West Pitt Street bridge over Texas Run.
RM 3	1,070.38	Chiseled square on northwest corner of Seifert Street bridge over Texas Run in Township of Bedford.
RM 4	1,065.07	Top of letter O in OPEN on fire hydrant at intersection of Spring and Davidson Streets.
RM 5	1,121.49	PDH disk on southeast corner of U. S. Route 229 bridge over West Pitt Street.



FEDERAL EMERGENCY MANAGEMENT AGENCY

BOROUGH OF BEDFORD, PA

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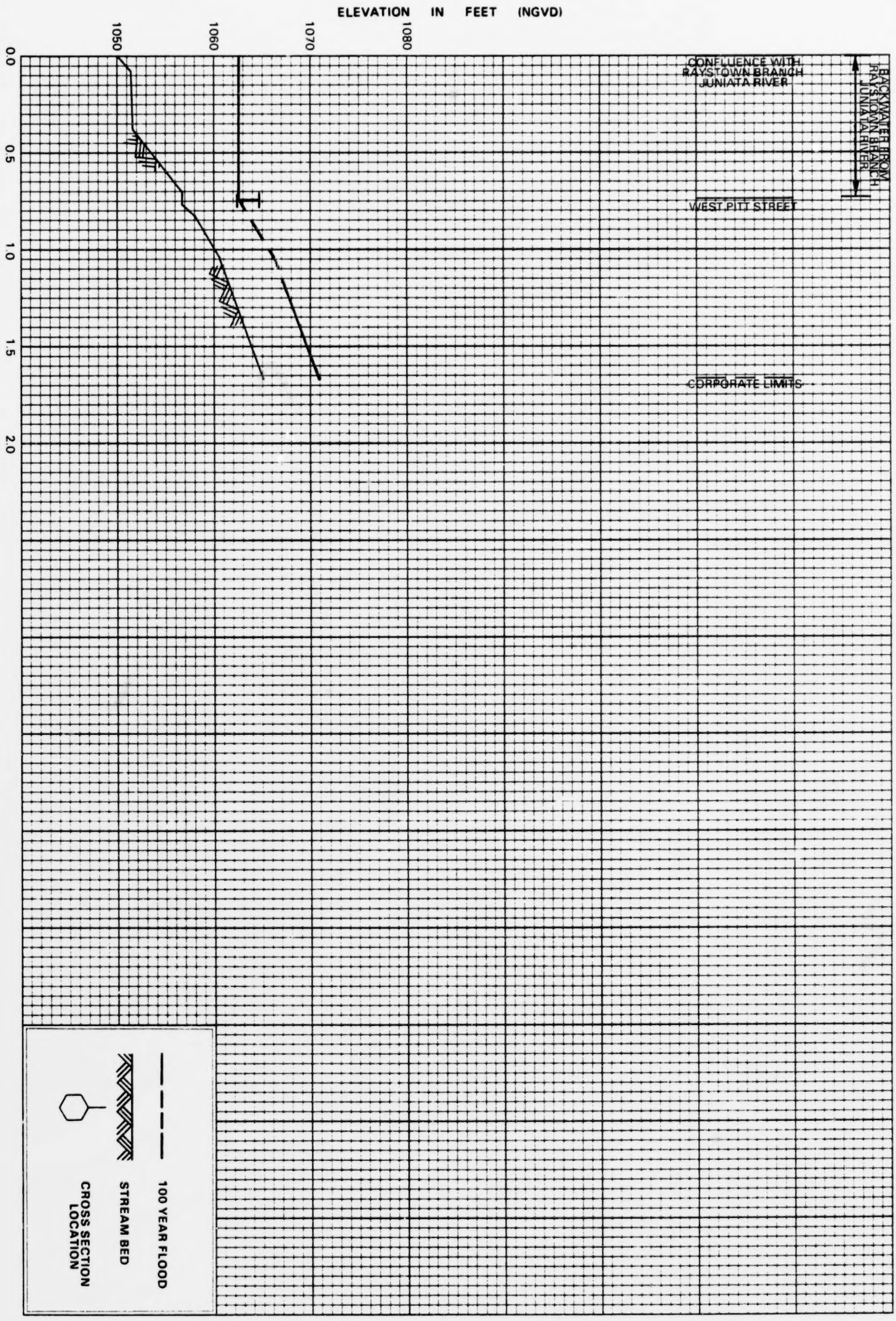
FLOOD PROFILES

RAYSTOWN BRANCH JUNIATA RIVER



FEDERAL EMERGENCY MANAGEMENT AGENCY

BOROUGH OF BEDFORD, PA

(BEDFORD CO.)

FLOOD PROFILES

TEXAS RUN

02P